Currency Reporting Currency

Currency Units Single

Special Instructions

Firms that are part of a group may choose to make a joint submission of Complaints data for some or all members of the group. This should only be done if it is logical to do so, e.g. if the group has a central complaints handling team and the firms all have the same accounting reference date. Any firm within the group can submit the joint data, all other firms covered by the joint submission must submit a nil return and will be charged an administration fee if they fail to do so.

	GROUP REPORTING	Α	
1	Does the data reported in this return cover complaints relating to more than one entity? (NB: You should always answer "No" if your firm is not part of a group.)	Yes	
34	If 'Yes' then list the firm reference numbers (FRNs) of all of the additional entities included in this return. Use the 'add' button to add additional FRNs.	FRN 111111	ļ
	NIL RETURN DECLARATION		
2	We wish to declare a nil return (If yes, leave all questions on complaints activities, including contextualisation, blank.)	No	j
	RETURN DETAILS REQUIRED		
3	Total complaints outstanding at reporting period start date.	100	l
49	Total number of complaints opened during the reporting period.	1162	
	COMPLAINTS DATA PUBLICATION BY FCA AND FIRMS	Α	
47	If you are reporting 500 or more complaints under DISP 1.10.1R(1) or 1000 or more complaints under DISP 1.10.1R(2), do you consent to the FCA publishing the complaints data and information on context contained in this report and due to be published under DISP 1.10A in advance of the firm publishing the data itself?	Yes	
48	If 'Yes', does the firm confirm that the complaints data and information on context contained in this report accurately reflects the information to be published by the reporting firm under DISP 1.10A?	Yes	

Part A-1, DISP 1 Annex 1R For firms receiving less than 500 complaints in the reporting period

Table 1

		Α	D	н	L	M	N
Product/service grouping	Product/service	Total	Advising, selling and arranging	Information, sums/ charges or product performance	General admin/ customer service	Arrears related	Othe
	Current accounts						
	Credit cards						
	Overdrafts						
	Packaged accounts						
	Savings (including ISAs)						
Banking and cred	it Other banking - Please provide details below						
cards	J						
	Sample Product A1						
	Total banking and credit cards						
	Equity release						
	Impaired credit Second and subsequent charge						
	Other regulated home finance products - Please						
	provide details below						
	Sample Product B2						
Home finance							
Tronio inidiio	Other unregulated home finance products - Please						
	provide details below						
	Sample Product C3						
	Total home finance						
	Property						
	Motor & transport						
	Travel Pet						
	Warranty						
	Assistance						
	Medical/health General insurance packaged multi products						
	Other general insurance - Please provide details						
	below Sample Product D4						
	Campio i roddor B i						
Insurance & pure protection							
protection	Payment protection insurance						
	Income protection and other accident, sickness						
	and unemployment Whole of life/term assurance/critical illness						
	Protection packaged multi products						
	Other pure protection - Please provide details below						
	Sample Product E5						
	Total insurance & pure protection Workplace personal pensions (e.g. SIPPs, SHPs,						
	PPPs)						
	Non-workplace personal pensions (e.g. SIPPs,						
	SHPs, PPPs) Trust based pensions (e.g. Occupational and DB)						
	Pensions packaged multi products Other passions Please provide details below						
1	Other pensions - Please provide details below Sample Product F6		<u> </u>	I	1	I	
Degimulation 9							I
Decumulation & pensions	Annuities (including enhanced and impaired)						
pensions	Drawdown and UFPLS						
pensions	Drawdown and UFPLS Third way products (e.g. investment linked,						

87x		Sample Product G7				
			ı			
88		Total decumulation & pensions				
89		Investment bonds				
90		Endowments				
91		ISAs (where investment held)				
92		Investment trusts				
93		Unit trusts/OEICs				
94		Structured products				
95		ETPs				
96		Discretionary management services				
97		Non-discretionary management services				
98		Platforms				
99	Investments	Crowdfunding / Peer to Peer				
100	investinents	FX/CFD/Spreadbetting				
101		UCITS				
102		Investment packaged multi products				
103		Other investment products/funds - Please provide				
		details below				
103x		Sample Product H8				
103x						
103x						
103x						
103x						
104		Total Investments				

Table 2 Complaints closed, upheld and redress when fewer than 500 opened complaints

		Α	В	С	D	E	F	G	н
	Product/service grouping	Complaints closed within 3 days	Complaints closed > 3 days but within 8 weeks	Complaints closed > 8 weeks	Total complaints closed	Total complaints upheld	Total redress paid for upheld complaints	Total redress paid for complaints not upheld	Total redress paid
111	Total banking and credit cards								
117	Total home finance								
132	Total insurance & pure protection								
143	Total decumulation & pensions								
159	Total investments								

Table 3
Contextualisation metrics when fewer than 500 total opened complaints

		Α		В	
		Provision (at		Intermediatio	
	Product/service grouping	reporting		n (within the	
	1 Todact service grouping	period end		reporting	
		date)		period)	
164	Total banking and credit cards		Number of accounts		
	Total home finance		Number of balances outstanding		Number of sales
190	Total insurance & pure protection		Number of policies in force		Number of policies sold
203	Total decumulation & pensions		Number of policies in force		Number of policies sold
218	Total investments		Number of client accounts		Number of sales or equivanlent transactions

Part A-2, DISP 1 Annex 1R For firms receiving more than 500 complaints in the reporting period

		A	В	С	E	F	G		J	K	M	N	
		Total		selling and nging	Information, so	ums/ charges c erformance	or product		eneral admi stomer serv		Arrears related	Other	Clair
Product/service grouping	Product/service	Total	Unsuitable advice	Unclear guidance / arrangement	Disputes over sums / charges	Product performance / features	Product disclosure information	Errors / not following instructions	Delays /	Other general admin / customer service	Arrears related	Other	Number complain colu B to which clain
	Current accounts	13	1	4	1	1	1	1	1	1	1	1	
	Credit cards	13	1	4	1	1	1	1	1	1	1	1	
	Overdrafts	13	1	4	1	1	1	1	1	1	1	1	1
	Packaged accounts	13	1	4	1	1	1	1	1	1	1	1	1
Dankina and and		13	1		1		1	1	_	1	1		
Banking and credi cards	t Savings (including ISAs) Other banking - Please provide details below	13	1	4			1 1	1	1	1	1	1	H
	Product1												
	Total banking and credit cards	78	6	24	6	6	6	6	6	6	6	6	6
	Equity release	121	11		11				11			11	
	Impaired credit Second and subsequent charge	121 121	<u>11</u>		11 11				11 11			11 11	
	Other regulated home finance products - Please provide details below Product2	121	11		11			11	11	11	11	11	
Home finance	Other unregulated home finance products - Please provide details below Product3	121	11	11	11	11	11	11	11	11	11	11	
	Total home finance Property	605 11	55 1		55				55 1		55	55	
	Motor & transport	11	1	1	1	2	1		1	1	1	1	_
	Travel Pet	11 11	1 1	1	1			1	1		1	1	_
	Warranty	11		1	1	2	1	1			1	1	
	Assistance Medical/health	11 11	1	1	1			1	1		1	1	_
	General insurance packaged multi products	11	1		1				1		1	1	
	Other general insurance - Please provide details below Product4	11	1	1	1	2	1	1	1	1	1	1	
Insurance & pure protection					1	1	l 1	1	1	1	1	1	
	Payment protection insurance	11	1	2	1								
	Income protection and other accident, sickness	11 11	1	2		1	1	1	1	1	1	1	ı
			1 1 1		1	1	1	1	1	1	1	1	
	Income protection and other accident, sickness and unemployment	11	1	2	1	1	1 1 1	1 1	1 1 1	1 1	1 1	1 1	-

- 1														
77		Total insurance & pure protection	154	14	19	14	23	14	14	14	14	14	14	14
78		Workplace personal pensions (e.g. SIPPs, SHPs, PPPs)	10	1	1	1	1	1	1	1	1	1	1	1
79		Non-workplace personal pensions (e.g. SIPPs, SHPs, PPPs)	10	1	1	1	1	1	1	1	1	1	1	1
80		Trust based pensions (e.g. Occupational and DB)	10	1	1	1	1	1	1	1	1	1	1	1
81		Pensions packaged multi products	10	1	1	1	1	1	1	1	1	1	1	1
82		Other pensions - Please provide details below	10	1	1	1	1	1	1	1	1	1	1	1
82x	Decumulation &	Product6												
83	pensions	Annuities (including enhanced and impaired)	10	1	1	1	1	<u> </u>	1		1	1	1	1
84		Drawdown and UFPLS	10	1	1	1	1	1	1	1	1	1	1	1
85		Third way products (e.g. investment linked, variable, fixed term)	10	1	1	1	1	1	1	1	1	1	1	1
86		Decumulation packaged multi products	10	1	1	1	1	1	1	1	1	1	1	1
87		Other decumulation - Please provide details below	10	1	1	1	1	1	1	1	1	1	1	1
			400	40	401	40	10		10	40	40	40	40	40
88 89		Total decumulation & pensions Investment bonds	100 15	10	10 1	10 1	10		10		10 1	10	10	10
90		Endowments	15	1	1	1	1		1	1	1	1	1	1
91		ISAs (where investment held)	15	1	1	1	1	1	1	1	1	1	1	1
92		Investment trusts	15	1	1	1	1	1	1	1	1	1	1	1
93		Unit trusts/OEICs	15	1	1	1	1	1	1	1	1	1	1	1
94		Structured products	15	1	1	1	1	1	1	1	1	1	1	1
95		ETPs	15	1	1	1	1	1	1	1	1	1	1	1
96		Discretionary management services	15	1	1	1	1	1	1	1	1	1	1	1
97		Non-discretionary management services	15	1	1	1	1	1	1	1	1	1	1	1
98		Platforms	15	1	1	1	1	1	1	1	1	1	1	1
99	Investments	Crowdfunding / Peer to Peer	15	1	1	1	1	1	1	1	1	1	1	1
100		FX/CFD/Spreadbetting UCITS	15 15	1	1	1	1	1	1	1	1	1	1	1
101 102		Investment packaged multi products	15	1	1	<u></u>	1	<u> </u>	1	1	1	1	1	1
		Other investment products/funds - Please provide		'	'			<u>'</u>	'	'	'	- 1	-	
103		details below	15	1	1	1	1	1	1	1	1	1	1	1
103x		Product8 Total Investments	225	15	15	15	15	i 15	15	15	15	15	15	15

Table 5 Complaints closed, upheld and redress when greater than or equal to 500 opened complaints

			Α	В	С	D	E	F	G	н
	Product /service grouping	Product/service	Complaints closed within 3 days	Complaints closed > 3 days but within 8 weeks	Complaints closed > 8 weeks	Total complaints closed	Total complaints upheld	Total redress paid for upheld complaints	Total redress paid for complaints not upheld	Total redress paid
05		Current accounts	25	50	25	100	75	500	25	525
06		Credit cards	25	50	25	100	75	500	25	525
07	Banking and credit	Overdrafts	25	50	25	100	75	500	25	525
08	cards	Packaged accounts	25	50	25	100	75	500	25	52
09		Savings (including ISAs)	25	50	25	100	75	500	25	52
10		Other banking	25	50	25	100	75	500	25	52
11		Total banking and credit cards	25		25	100	75	500	25	52
12		Equity release	5		5	15	15	50	5	5
13		Impaired credit	5		5	15	15	50	5	5
14	Home finance	Second and subsequent charge	5	5	5	15	15	50	5	5
15		Other regulated home finance products	5		5	15	15 15	50	5	5
16		Other unregulated home finance products	5			15	15	50		5
17 18		Total home finance	10	5 35	5 5	15 50	45	50 150	5 10	5 16
19		Property	10		5	50	45	150	10	16
20		Motor & transport	10	35	5		45	150	10	16
21		Travel	10		5	50	45	150	10	16
22		Pet	10	35	5	50	45	150	10	16
23		Warranty	10		5	50	45	150	10	16
24		Assistance	10	35	5		45	150	10	16
25	Incurance 9 nure	Medical/health	10	35	5	50	45	150	10	16
26	Insurance & pure protection	General insurance packaged multi products Other general insurance	10	35	5	50	45	150	10	16
27		Payment protection insurance	10		5	50	45	150	10	16
28		Income protection and other accident, sickness and unemployment	10	35	5	50	45	150	10	16
29		Whole of life/term assurance/critical illness	10	35	5	50	45	150	10	16
30		Protection packaged multi products	10	35	5	50	45	150	10	16
31		Other pure protection	10	35	5	50	45	150	10	16
32		Total insurance & pure protection	10	35	5	50	45	150	10	16
33		Workplace personal pensions (e.g. SIPPs, SHPs, PPPs)	10	35	5	50	45	150	10	16
34		Non-workplace personal pensions (e.g. SIPPs, SHPs, PPPs)	10	35	5	50	45	150	10	16
35		Trust based pensions (e.g. Occupational and DB)	10	35	5	50	45	150	10	16
36	Decumulation &	Pensions packaged multi products	10		5	50		150	10	16
37	pensions	Other pensions	10		5		45	150	10	16
38		Annuities (including enhanced and impaired)	10	35	5	50	45	150	10	16
39 40		Drawdown and UFPLs Third way products (e.g. investment linked,	10		5	50	45	150	10	16
		variable, fixed term)			_					
41		Decumulation packaged multi products	10		5		45 45	150	10 10	16
42 43		Other decumulation	10		5	50 50	45	150 150	10	16 16
44		Total decumulation & pensions	10		5	50	45	150	10	16
45		Investment bonds	10	35	5	50	45	150	10	16
46		Endowments ISAs (whore investment hold)	10		5	50	45	150	10	16
47		ISAs (where investment held)	10	35	5	50	45	150	10	16
48		Investment trusts Unit trusts/OEICs	10		5	50	45	150	10	16
49		Structured products	10		5	50	45	150	10	16
50		ETPs	10		5	50	45	150	10	16
51		Discretionary management services	10		5			150	10	16

152	шуевшешь	Non-discretionary management services	10	35	5	50	45	150	10	160
153		Platforms	10	35	5	50	45	150	10	160
154		Crowdfunding / Peer to Peer	10	35	5	50	45	150	10	160
155		FX/CFD/Spreadbetting	10	35	5	50	45	150	10	160
156		UCITS	10	35	5	50	45	150	10	160
157		Investment packaged multi products	10	35	5	50	45	150	10	160
158		Other investment products/funds	10	35	5	50	45	150	10	160
159		Total Investments	10	35	5	50	45	150	10	160
	Table 6	etrics greater than or equal to 500 opened complain								

			Α
			Provision (at reporting period end date)
	Product/service grouping	Product/service	Number of accounts
160		Current accounts	5000
161		Credit cards	5000
162		Savings (including ISAs)	2000
163	Banking and credit cards	Other banking	3000
164		Total banking and credit cards	15000
165		of which have overdraft facility	4000
166		of which are packaged accounts	1000

167[Banking contextualised	Number of complaints opened per 1000 accounts	5.20	
			Α	В
ſ			Provision (at reporting period end date)	Intermediation (within the reporting
	5			period)
	Product/service grouping	Product/service	Number of balances outstanding	N. observations
				Number of sales
168		Equity release	20000	
169		Impaired credit	15000	
170		Second and subsequent charge	20000	
171		Other regulated home finance products	30000	
172		Other unregulated home finance products	15000	
173		Total home finance	100000	
474		Number of complaints opened per 1000 balances outstanding	5.50	ı
174		Number of complaints opened per 1000 balances outstanding Number of complaints opened per 1000 sales	5.50	
175[Inditibel of complaints opened per 1000 sales		

			Α	В
	Product/service grouping	Product/service	Provision (at reporting period end date) Number of policies in force	Intermediation (within the reporting period) Number of policies sold
176		Property	26000	
177		Motor & transport	22000	
178		Travel	20000	
179		Pet	28000	
180		Warranty	26000	
181		Assistance	22000	
182		Medical/health	20000	
	Insurance & pure protection	General insurance packaged multi products	28000	
184		Other general insurance	26000	
185		Payment protection insurance	22000	
186		Income protection and other accident, sickness and unemployment	20000	
187		Whole of life/term assurance/critical illness	28000	
188		Protection packaged multi products	24000	
189		Other pure protection	24000	
190		Total insurance & pure protection	336000	
191	Insurance & pure protection contextualised	Number of complaints opened per 1000 policies in force	0.50	
192		Number of complaints opened per 1000 policies sold		

			Α	В		
	Product/service grouping	Product/service	Provision (at reporting period end date) Number of policies in force	Intermediation (with the reporting period)		
				Number of policies sold		
193 194	Decumulation & pensions	Workplace personal pensions (e.g. SIPPs, SHPs, PPPs)	5600			
		Non-workplace personal pensions (e.g. SIPPs, SHPs, PPPs)	5400			
195		Trust based pensions (e.g. Occupational and DB)	5200			
196		Pensions packaged multi products	6000			
197		Other pensions	5600			
198		Annuities (including enhanced and impaired)	5600			
199		Drawdown and UFPLS	5400			
200 201		Third way products (e.g. investment linked, variable, fixed term)	5200			
		Decumulation packaged multi products	6000			
202		Other decumulation	5000			
203		Total decumulation & pensions	55000			
204	Decumulation & pensions contextualised	Number of complaints opened per 1000 policies in force	2.00			
205	Decamatation a periordio contextualised	Number of complaints opened per 1000 policies sold				

		T	Description (at respective region and date)	Internaliation (vithin the acception		
			Provision (at reporting period end date)	Intermediation (within the reporting		
	Product/service grouping		Nb	period)		
		Product/service	Number of client accounts	Nbfde.		
				Number of sales or equivalent		
206 207 208 209 210 211				transactions		
	Investments	Investment bonds	10000			
		Endowments	7000			
		ISAs (where investment held)	7000			
		Investment trusts	7000			
		Unit trusts/OEICs	7000			
		Structured products	7000			
212		ETPs	7000			
213		Crowdfunding / Peer to Peer	7000			
214 215 216 217		FX/CFD/Spreadbetting	7000			
		UCITS	7000			
		Investment packaged multi products	7000			
		Other investment products/funds	7000			
218		Total investments	87000			
219		of which have discretionary management services	12500			
220		of which have non-discretionary management services	12500			
221		of which sold through a platform	3000			
222	Investments contextualised	Number of complaints opened per 1000 client accounts	1.89			
223	IIIVESIIIEIIIS COIIIEXIUAIISEU	Number of complaints opened per 1000 sales or equivalent transactions				